

Request for pre-approved credit card with \$5,000 limit, on approval of lending (new and existing)

Your assets

What you own – for joint applications show total combined amounts.

Residential property \$ _____
 Other property \$ _____
 Motor vehicle(s) \$ _____

Bank of New Zealand

Current accounts No. \$ _____
 Savings/term deposit accounts No. \$ _____

Non-Bank of New Zealand

Current accounts No. \$ _____
 Savings/term deposit accounts No. \$ _____

Total credit card account credit balances \$ _____

Furniture/personal effects \$ _____
 Superannuation \$ _____
 Other assets or investments over \$1000 (specify) _____ \$ _____

Total assets \$ _____

Your liabilities

What you owe – for joint applications show total combined amounts.

| Bank of New Zealand | Limits | Balances |
|---|----------|----------|
| Term housing loan | | \$ _____ |
| Revolving housing account | \$ _____ | \$ _____ |
| Personal loan | | \$ _____ |
| Revolving personal account | \$ _____ | \$ _____ |
| Overdraft | \$ _____ | \$ _____ |
| Credit card(s) No. <input type="checkbox"/> | \$ _____ | \$ _____ |

Non-Bank of New Zealand

| | | |
|---|----------|----------|
| Term housing loan | | \$ _____ |
| Revolving housing account | \$ _____ | \$ _____ |
| Personal loan | | \$ _____ |
| Revolving personal account | \$ _____ | \$ _____ |
| Overdraft | \$ _____ | \$ _____ |
| Credit card 1 | \$ _____ | \$ _____ |
| Credit card 2 | \$ _____ | \$ _____ |
| Hire purchase | | \$ _____ |
| Other liabilities over \$1000 (specify) | | \$ _____ |

Total liabilities \$ _____

Government student loan balances \$ _____

Your income

Personal income

Applicant's annual gross wage/salary income \$ _____
 Joint applicant's annual gross wage/salary income \$ _____
 Annual gross other income \$ _____
Total annual gross personal income (before tax) \$ _____
Total annual net personal income (after tax) \$ _____

Rental income

BNZ Home Loan with Fly Buys®**
 Lender's Mortgage Insurance GlobalPlus Home Loan**

Total annual gross rental income \$ _____

Do you derive income from business activities Yes No
 If 'Yes', is business tax up to date Yes No

Bank use only: business income

Annual net business income \$ _____
 Annual current debt commitments \$ _____

Monthly expenditure

Monthly commitments – for joint applications show total combined amounts

| Bank of New Zealand | Monthly payments and expenditure |
|------------------------------|-------------------------------------|
| Term housing loan | * <input type="checkbox"/> \$ _____ |
| Revolving housing account | * <input type="checkbox"/> \$ _____ |
| Personal loan | * <input type="checkbox"/> \$ _____ |
| Revolving personal account | * <input type="checkbox"/> \$ _____ |
| Overdraft (5% of limit) | * <input type="checkbox"/> \$ _____ |
| Credit cards (2.5% of limit) | * <input type="checkbox"/> \$ _____ |

Non-Bank of New Zealand

| | |
|------------------------------------|-------------------------------------|
| Term housing loan | * <input type="checkbox"/> \$ _____ |
| Revolving housing account | * <input type="checkbox"/> \$ _____ |
| Personal loan | * <input type="checkbox"/> \$ _____ |
| Revolving personal account | * <input type="checkbox"/> \$ _____ |
| Overdraft (5% of limit) | * <input type="checkbox"/> \$ _____ |
| Credit card 1 (2.5% of limit) | * <input type="checkbox"/> \$ _____ |
| Credit card 2 (2.5% of limit) | * <input type="checkbox"/> \$ _____ |
| Hire purchase | * <input type="checkbox"/> \$ _____ |
| Rent/board payments | * <input type="checkbox"/> \$ _____ |
| Family support payments | * <input type="checkbox"/> \$ _____ |
| Government student loan repayments | * <input type="checkbox"/> \$ _____ |
| Other debt commitments (specify) | * <input type="checkbox"/> \$ _____ |

Total monthly expenditure \$ _____

*Note: Tick box to indicate any commitments that will cease upon drawdown of loan.
 I/We have considered the amount required to cover my/our normal household expenses and I/we are/am/satisfied that, after taking into account this expense together with any change to the above expenses, resulting from this proposed loan, loan servicing will be at an affordable level.

Your Home Loan requirements

Please note that you will have the opportunity to discuss your Home Loan requirements, and the various options available to you, with your Personal Banker. It is suggested, therefore, that you complete the following details with your current preferred options. Leave those options blank that you are unsure of at present.

Type of loan required

Tailored Table
 Non-table Rapid Repay
 Mortgage One Interest only
 Lender's Mortgage Insurance GlobalPlus Home Loan**
 BNZ Home Loan with Fly Buys®**

* Fly Buys Terms and Conditions apply. Fly Buys collection and redemption rates subject to change without notice.
 ** Air New Zealand Airports programme terms and conditions apply. A \$50 airports joining fee may apply. Earning and redemption are subject to change without notice.

Fly Buys number

Fly Buys principal cardholder

Air New Zealand Airports number (if known)

Air New Zealand Airports account name

Select rate type (does not apply to Mortgage One or Rapid Repay)

Variable Fixed rate Capped rate

Preferred fixed term

Preferred capped term

Purchase price/market value
 \$ _____

Loan amount requested
 \$ _____

Purpose of loan

Would you like a pre-approved credit card?

Yes No If 'Yes', please complete the attached pre-approved request form

Solicitor's name

Solicitor's telephone **Are you buying your first home?** Yes No

Your loan repayments

If you are a current Bank of New Zealand customer, which Bank of New Zealand account would you like to have your loan repayments made from?

| BANK | BRANCH | ACCOUNT | SUFFIX |
|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Note: A Bank of New Zealand account will be set up for new customers to fund loan repayments.

Protecting you and your assets

As part of your financial application you should consider your insurance needs to help ensure that you, your family and your home are protected in the event of the unexpected happening.

Loan and repayment protection

If you were unable to meet your loan commitments due to death, terminal illness, disability or redundancy LifeCare* could cover your loan repayments.

Would you like information and an obligation free quote for LifeCare?

Applicant Yes No Joint Applicant Yes No

If yes, have you smoked in the last 12 months?

Applicant Yes No Joint Applicant Yes No

How many hours do you work per week?

Applicant Joint Applicant

Home and contents cover

Have you arranged insurance protection for your property?

Yes No

Would you like information and an obligation free quote for PremierCare home and contents insurance?**

Yes No

If yes, please answer the following questions:

Claim free discount

Enter number of years insured and claim free

Home years
 Contents years

Type of home
 Size of home
 Year home was built
 Contents sum insured

Do you have a professionally installed burglar alarm?

Yes No

* LifeCare is underwritten by BNZ Life Insurance Limited (BNZ Life). LifeCare is not an obligation of Bank of New Zealand. Bank of New Zealand does not guarantee the obligations of BNZ Life. Bank of New Zealand receives commission for arranging LifeCare.
 ** PremierCare insurance is underwritten by the insurer, IAG New Zealand Limited (IAG), a member of the Insurance Council of New Zealand Inc. Bank of New Zealand does not guarantee the obligations of IAG. Bank of New Zealand receives commission for arranging PremierCare insurance.

Personal Information Notice

This notice relates to information which you are now providing to Bank of New Zealand and/or its related companies (as defined by the Companies Act 1993) (the "Bank"); Air New Zealand Limited, other Star Alliance carriers, Partner Airlines, non-Partner Airlines, and other future participating partners of GlobalPlus (where you obtain a GlobalPlus home loan); Loyalty New Zealand Limited and current and future Fly Buys participants (for home loans linked to Fly Buys); any insurance underwriters or insurance agents used in relation to your home loan or future home loans; and any other party that we notify you of in the future (together the "Parties"), or which the Parties may hold now or in the future.

- The Privacy Act 1993 gives you the right to see and correct your personal information.
- Your information may be disclosed to any person that has given a guarantee or other security for your obligations to BNZ.
- This information may be used by the Parties to advise you of products, services, promotions or other information that may or may not be related to your account; develop or begin a relationship with you; and/or contact you on behalf of one of the other Parties. This may involve, amongst other things, contacting you via email, text message or an online facility (without an unsubscribe facility), or by telephone or post.
- In respect of opening and reviewing accounts, applications and offering you products and services, you authorise the Parties to make credit reference checks and other enquiries. You authorise the Parties to request from third parties and you authorise third parties to provide to the Parties information that is relevant to those checks

- and enquiries. In the event that you are in default under any loan or facility from the Parties, the relevant information may be provided to, and for the use of, credit reference and debt collection agencies.
- To gain your views on products and/or services, the Parties may want to provide your details to market research organisations. If you do not wish your details to be provided, please tick this box.
 - You authorise the Bank to provide any joint debtor/mortgagor or guarantor of yours with any information about your financial position that the Bank may hold now or in the future, including information about your credit worthiness, credit history and credit capacity.
 - Please note that if you do not wish to provide all the information requested we will explain the possible consequences.

Your credit limit/overdraft requirements

Type required Revolving Credit Limit Overdraft

Limit required \$

Purpose of limit

Current banking arrangements

What Bank of New Zealand accounts do you hold?

Smart Money Ready Money
 Achiever Saver Flexi Money
 Bank of New Zealand Credit Card Term Investment
 Insurance GlobalPlus Card
 Future Lifestyle Plan Rapid Save
 Tailored Investment Fund Call Account
 none

Other banking affiliations (specify bank account held) For how long?

Low Equity Interest Rate Premium

(1) The Bank may add a low equity interest rate premium to the Bank's applicable standard fixed or variable interest rate if the total amount of any loans you have with the Bank exceeds certain limits set by the bank from time to time.

Low Doc Interest Rate Premium

The Bank may add a low Doc interest rate premium to the Bank's applicable standard fixed or variable interest rate if you have not provided evidence satisfactory to the Bank of your financial position, including proof of income.

Guarantor's signature

Date

Second Guarantor's signature (if applicable)

Date

Insert your email address

Note: Emails are transmitted over the Internet which is an insecure public domain and subject to risk including unlawful interception, corruption, non delivery and misdelivery. By providing your email address you consent to the Bank contacting you electronically (e.g. by email, text, website link) from time to time with information about our products, services, and promotions, and without an unsubscribe facility.

Declaration

I/We are not less than 18 years of age, and have read and understood this application. I/We confirm that all the information supplied by me/us is true and complete and understand that it has been given to enable you to consider this application. I/We certify that I/we are not undischarged bankrupts, have not applied for/are not subject to any personal insolvency procedure or proceedings under the Insolvency Act 2006 (including but not limited to the No Asset Procedure, a Summary Instalment Order or a Proposal), nor are I/we in default with any payment under the credit facility. I/We believe that I/we can afford to service the credit applied for. I/We confirm that I/we have read and understood the Personal Information Notice and agree with it. I/We authorise any person to complete and furnish to you any information in response to your credit and other enquiries.

Applicant's signature

Date

Joint applicant's signature

Date

Guarantor Declaration

Only to be completed by the person(s) guaranteeing payment of the loan. I/We consent to the Bank of New Zealand and/or its related companies (as defined by the Companies Act 1993) (the "Bank") using my/our information to process the customer's loan application, including to make any credit reference and other enquiries within the Bank's normal procedures.

Guarantor's signature

Date

Second Guarantor's signature (if applicable)

Date

Part 1 Account Options

Customer to complete the details below for either a Bank of New Zealand Credit Card or GlobalPlus Credit Card.

Bank of New Zealand Credit Card

Fly Buys® (applicable to BNZ Credit Cards only)
 Please link my BNZ Credit Card to my Fly Buys membership number.
 Fly Buys number




If you are not a member of Fly Buys but would like to be, call 0800 FLY BUYS (0800 359 2897) or visit www.flybuys.co.nz. Then provide your membership number to us. Fly Buys® Terms and Conditions apply. Fly Buys collection and redemption rates are subject to change without notice.

BNZ Card Type

Please select your Card type

VISA American Express MasterCard

Please select your Card design

Would you like to be considered for a Bank of New Zealand Gold Card?

Yes No

GlobalPlus Card

Air New Zealand Airports™ (applicable to GlobalPlus only)

Airports number Airports account name

If an Airports number is not provided the Principal Applicant will be automatically enrolled on approval of this application. A \$50 joining fee will be charged to your GlobalPlus account.

GlobalPlus Card Type

VISA American Express MasterCard

Would you like to be considered for a Gold GlobalPlus Card?

Yes No

Part 2 Balance Transfer Request

Please match the limit and transfer the closing balance from my other bank's card, then close this account (Please complete part 4 at the bottom of this form)

Customer to complete

Part 4 Details of the credit card I wish to close are

Credit card number (non Bank of New Zealand Credit Cards only)

Name of account

Credit limit Name of issuing bank

Please match this limit on my new BNZ Credit Card or GlobalPlus Card. I attach a copy of my latest statement to verify this limit.

Close and transfer

I would like to close this credit card and transfer the closing balance to my Bank of New Zealand Credit Card or GlobalPlus Card. If this request is approved, I confirm that I will destroy my card.

The closing balance is (state the exact amount) \$

Part 3 Applicant Details

Principal Applicant (Note: credit cards must be in the same name as loan)

Title Mr Mrs Miss Ms Other

Full name

Date of birth

Home telephone Work telephone

E-mail address

Credit card statement address

Joint Applicant (if applicable)

First names (in full)

Last name

Declaration

I have read and agree to the Conditions of Acceptance, Personal Information Notice and Declaration overleaf.

Signature of Applicant(s)

Principal Applicant

Date

Joint Applicant

Date

Declaration

I have read and agree to the Conditions of Acceptance, Personal Information Notice and Declaration overleaf. (If the account you are closing is a joint account, both signatures are required.)

Principal Cardholder

Date

Joint Cardholder

Date

PLEASE RESEARCH AND SEND TO CREDIT CARDS - LOCATION CODE: 660007